COMBINED DECLARATION AND POWER OF ATTORNEY

(Original, Design, National Stage of PCT, Divisional, Continuation or C-I-P Application)

As a below named inventor, I hereby declare that:

#3

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

APPARATUS AND METHOD FOR GENERATING AN ELECTRONIC-COMMERCE PERSONAL IDENTIFICATION NUMBER CRYPTOGRAPHICALLY RELATED TO AN ATM PERSONAL IDENTIFICATION NUMBER

This declaration is of the following type:	
[X] original	
[] design	010
[] national stage of PCT.	1016
[] divisional	(0.000
[] continuation	FEB 2 8 2000 SS
[] continuation-in-part (C-I-P)	
	A TOWARK OF
he specification of which: (complete (a), (b), or (c))	. Tienne

- (a) [] is attached hereto.
- (b) [X] was filed on 9/17/99 as Application Serial No. 09/399,192 and was amended on (if applicable).
- (c) [] was described and claimed in PCT International Application No. filed on and was amended on (if applicable).

Acknowledgement of Review of Papers and Duty of Candor

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of the subject matter claimed in this application in accordance with Title 37, Code of Federal Regulations § 1.56.

[] In compliance with this duty there is attached an information disclosure statement. 37 CFR 1.98.

Priority Claim

I hereby claim foreign priority benefits under Title 35, United States Code, § 119(a)-(d) of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application on which priority is claimed

(complete (d) or (e))

- (d) [] no such applications have been filed.
- (e) [X] such applications have been filed as follows:

FILE NO.: AP31994-070457.0747

PRIOR FOREIGN/I	PCT APPLICATION(S) FILED WITHIN 12 MON	THS (6 MONTHS FOR DESIGN) PRIOR TO	SAID APPLICATION	
COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119
·				[] YES NO []
				[] YES NO []
				[] YES NO []
ALL FOREIGN AP	PLICATION[S], IF ANY, FILED MORE THAN I	2 MONTHS (6 MONTHS FOR DESIGN) PRI	OR TO SAID APPLICATION	
				[] YES NO []
				[] YES NO []
	·			[] YES NO []

Claim for Benefit of Prior U.S. Provisional Application(s)

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

Provisional Application Number	Filing Date		
50/100,982	9/18/98		

Claim for Benefit of Earlier U.S./PCT Application(s) under 35 U.S.C. 120

(complete this part only if this is a divisional, continuation or C-I-P application)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(s) in the manner provided by the first paragraph of Title 35, United States Code § 112, I acknowledge the duty to disclose information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

(Status) (patented, pending, abandoned)

Power of Attorney

As a named inventor, I hereby appoint Dana M. Raymond, Reg. No. 18,540; Frederick C. Carver, Reg. No. 17,021; Francis J. Hone, Reg. No. 18,662; Joseph D. Garon, Reg. No. 20,420; Arthur S. Tenser, Reg. No. 18,839; Ronald B. Hildreth, Reg. No. 19,498; Thomas R. Nesbitt, Jr., Reg. No. 22,075; Robert Neuner, Reg. No. 24,316; Richard G. Berkley, Reg. No. 25,465; Richard S. Clark, Reg. No. 26,154; Bradley B. Geist, Reg. No. 27,551; James J. Maune, Reg. No. 26,946; John D. Murnane, Reg. No. 29,836; Henry Tang, Reg. No. 29,705; Robert C. Scheinfeld, Reg. No. 31,300; John A. Fogarty, Jr., Reg. No. 22,348; Louis S. Sorell, Reg. No. 32,439; Rochelle K. Seide Reg. No. 32,300; Gary M. Butter, Reg. No. 33,841; Marta E. Delsignore, Reg. No. 32,689; and Lisa B. Kole, Reg. No. 35,225 of the firm of BAKER & BOTTS, L.L.P., with offices at 30 Rockefeller Plaza, New York, New York 10112, as attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith

SEND CORRESPONDENCE TO:
BAKER & BOTTS, L.L.P.
30 ROCKEFELLER PLAZA, NEW YORK, N.Y. 10112
CUSTOMER NUMBER: 21003

DIRECT TELEPHONE CALLS TO:
BAKER & BOTTS, L.L.P.
(212) 705-5000

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge



FILE NO.: AP31994-070457.0747

that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

FULL NAME OF SOLE OR FIRST INVENTOR	LAST NAME	FIRST NAME	MIDDLE NAME		
	WANKMUELLER	JOHN			
RESIDENCE & CITIZENSHIP	NEW HYDE PARK	STATE of FOREIGN COUNTRY NEW YORK	COUNTRY OF CITIZENSHIP UNITED STATES		
POST OFFICE	POST OFFICE ADDRESS	CITY	STATE or COUNTRY	ZIP CODE	
ADDRESS	A EMERGREEN LANE	NEW HYDE PARK	NY	11040	
DATE 2 14 2000	signature of inventor	2/14/2000			
FULL NAME OF SECOND JOINT INVENTOR, IF ANY	CAMPBELL	FIRST NAME CARL	MIDDLE NAME		
RESIDENCE & CITIZENSHIP	CITY	STATE or FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP UNITED STATES		
	NEWTOWN SQUARE	PENNSYLVANIA			
POST OFFICE ADDRESS	POST OFFICE ADDRESS 809 MALIN ROAD	NEWTOWN SQUARE	STATE of COUNTRY PA	19073	
DATE 2/17/00	SIGNATURE OF INVENTOR Land M. Lampbell h				
FULL NAME OF THIRD JOINT INVENTOR, IF ANY	LAST NAME	FIRST NAME	MIDDLE NAME		
RESIDENCE & CITIZENSHIP	CITY	STATE OF FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP		
POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE or COUNTRY	ZIP CODE	
DATE	SIGNATURE OF INVENTOR				
FULL NAME OF FOURTH JOINT INVENTOR, IF ANY	LAST NAME	FIRST NAME	MIDDLE NAME		
RESIDENCE & CITIZENSHIP	СІТУ	STATE or FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP		
POST OFFICE ADDRESS	POST OFFICE ADDRESS	CITY	STATE or COUNTRY	ZIP CODE	
DATE	SIGNATURE OF INVENTOR				
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY	LAST NAME	FIRST NAME	MIDDLE NAME		
RESIDENCE & CITIZENSHIP	CITY	STATE or FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP		
POST OFFICE ADDRESS	POST OFFICE ADDRESS	СІТУ	STATE or COUNTRY	ZIP CODE	
DATE	SIGNATURE OF INVENTOR		1		
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY	LAST NAME	FIRST NAME	MIDDLE NAME		
RESIDENCE & CITIZENSHIP	СІТҮ	STATE or FOREIGN COUNTRY	COUNTRY OF CITIZENSHIP		
POST OFFICE ADDRESS	POST OFFICE ADDRESS	СІТУ	STATE or COUNTRY	ZIP CODE	
DATE	SIGNATURE OF INVENTOR				
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